



Housing Production/Demolition Programs Application Community Development

(573) 874-7239

Date: November 7, 2012

I. General Information

RECEIVED

NOV 07 2012

PLANNING DEPT.

◆ Development Information

Development Name: Job Point - CHDO Housing Programs

Street Address:

1506 Patsy Lane

Zip
Code: 65203

Ward: 1 Census
Tract: 10

Do you plan to seek real property tax abatement for this development?

☐ Yes

☒ No

If yes, is this development part of a designated redevelopment area under:

☐ Chapter 99 ☐ Chapter 100 or ☐ Chapter 353

Please check all of the following types of development activities that apply to this project.

- ☒ Acquisition
☐ Demolition
☐ Rehabilitation
☒ New Construction

Percent Occupied: NA %

◆ Assistance Request Information

For-Sale Housing Program Request:

- ☐ For-Profit Developer:
☒ Not-For-Profit Developer

Loan \$

Loan \$ 20,000

Grant \$ 25,000

◆ Developer Information

Entity Name: Job Point

Federal
I.D. #: 43-0887032

Contact Person: Jim Loveless

Phone: 573-777-1505

Address: 2116 Nelwood Drive, Ste. 200

Fax: 573-474-8575

City: Columbia

State: MO

Zip: 65202

Legal Form: ☐ Individual ☐ General Partnership ☐ Limited Partnership
☐ For-Profit Corporation ☒ Non-Profit Corporation ☐ Other _____

Is this firm a certified Minority-owned Business Enterprise (MBE)?

☐ Yes ☒ No

If yes, list Certification Number:

Is this firm a certified Women-owned Business Enterprise (WBE)?

☐ Yes ☒ No

If yes, list Certification Number:

◆ **General Partner/Corporate Officer Information (if applicable)**

(List Managing General Partner on first line.)

Name: Jim Loveless	Fed. ID/Soc. Sec.# 43-0887032	Owens:	%
Name: Margrace Buckler	Fed. ID/Soc. Sec.# 43-0887032	Owens:	%
Name: Frank Aten	Fed. ID/Soc. Sec.# 43-0887032	Owens:	%

Is this firm a certified Minority-owned Business Enterprise (MBE)? ☐ Yes ☒ No

If yes, list Certification Number: # _____

Is this firm a certified Women-owned Business Enterprise (WBE)? ☐ Yes ☒ No

If yes, list Certification Number: # _____

Will development be owned or sponsored by:

Community Based Development Organization (CBDO)? ☒ Yes ☐ No

Is the CBDO designation from Dept. Planning & Development? ☒ Yes ☐ No

Community Housing Development Organization (CHDO)? ☒ Yes ☐ No

Is the CHDO designation from Dept. Planning & Development? ☒ Yes ☐ No

Has the developer completed any other residential development project?

If yes, please answer the following:

How many projects has the developer completed? # seven

How many dwelling units has the developer been responsible for producing?

☒ New Construction # 5 units ☒ Rehab # 2 units

List completed projects:

Project Name	Address	N e w	Rehab	For Sale	Rental	Low/ Mod	Market Rate	# Units	Total Development Cost
Job Point - CHDO	102 E. Sexton		X	X		X		1	\$120,000
Job Point - CHDO	904 Madison		X			X		1	\$49,455
Job Point - CHDO	411 McBaine	X		X		X		1	\$117,000
Job Point - CHDO	409 McBaine	X				X		1	\$109,695
Job Point - CHDO	401 McBaine	X				X		1	\$135,350
Job Point - CHDO	6 E. Forest	X				X		1	\$112,125
Job Point - Montgomery Co. YouthBuild	501 Madison, Wellsville, MO	X				X		1	\$91,237

If developer has been involved in residential development projects in some other capacity, please specify:

Job Point CHDO and YouthBuild programs have served as Contractor and Builder on many residential projects since 2003, in Columbia and Montgomery County, MO:

- Central Missouri Community Action - New Construction, Single Family (Contractor/Builder) 2003-2006 in Columbia, MO

212 N. Oak; 503 Woodlawn; 119 W. Worley; 3020 Haden Dr

- Habitat for Humanity - New Construction, Single Family (Builder) since 2006 in Columbia, MO

16 Austin Ct; 2701 Andy Dr; 2702 Andy Dr; 2703 Andy Dr; 2704 Andy Dr; 2203 Thomas Dr; 2205 Thomas Dr; 2701 McClure

- Northeast Community Action Center - Self-Help Housing - New Construction, Single Family (Builder) 2007 in Montgomery County, MO

900 Fairview; 901 Farview

II. Development Team Information

	Name	Address	Phone	Certified M/WBE	M/WBE Certification No /Agency
Developer:	Job Point - CHDO	2116 Nelwood Dr, Ste. 200, Col, MO	573-474-8560	<input type="checkbox"/> <input type="checkbox"/>	
Builder/Contractor:	Job Point YouthBuild	2116 Nelwood Dr, Ste. 200, Col, MO	573-474-8560	<input type="checkbox"/> <input type="checkbox"/>	
Attorney:	Kate Pitzer	1600 E. Broadway, Col, MO	573-815-3671	<input type="checkbox"/> <input type="checkbox"/>	
Tax Accountant:	Jim McGinnis	20 S. 5th St, Col, MO	573-449-1599	<input type="checkbox"/> <input type="checkbox"/>	
Engineer:	TBD if needed			<input type="checkbox"/> <input type="checkbox"/>	
Surveyor:	TBD if needed			<input type="checkbox"/> <input type="checkbox"/>	
Consultant:	TBD if needed			<input type="checkbox"/> <input type="checkbox"/>	
	Purchase of online plans			<input type="checkbox"/> <input type="checkbox"/>	

Track record of prime contractor / Builder — list of five most recently completed projects including contract amount:

Job Point utilizes the staff and students of its YouthBuild program as the prime contractor on each property developed. The five most recently completed projects include:

102 E. Sexton Road, Columbia, MO (Remodel) - 2BR, 1 Bath, Single Family Detached completed October 2012, currently for sale
 904 Madison, Columbia, MO (Remodel) - 2BR, 1 Bath, Single Family Detached, Completed March 2011, City owned; contract amount not applicable
 411 McBaine, Columbia, MO (New Construction) - 3BR, 2 Bath, Single Family Detached, Completed January 2012, currently for sale
 409 McBaine, Columbia, MO (New Construction) - 3 BR, 2 Bath, Single Family Detached, Completed May 2010, contract amount - \$118,00
 401 McBaine, Columbia, MO (New Construction) - 3 BR, 2 Bath Single Family Detached, Completed May 2009, contract amount - \$114,00

Track record of Architect — list of five most recently completed projects including contract amount:

Job Point traditionally constructs single family detached homes and acquires construction/housing plans through online vendors. Students of the YouthBuild program have the opportunity to study these plans and make proposal for minor changes to the floor plans. The Construction Instructors make the final decision as to whether the suggested changes made by students are feasible and sound. No architect has been involved in any prior Job Point sponsored projects. If needed, Job Point will hire a certified architect utilizing Job Point procurement policies and procedures.

Track record of other team members— list of five most recently completed projects including contract amount:

NA

Does developer or owner hold a direct financial interest in any development team member listed above? ☐ Yes ☒ No
 If yes, provide details of the relationship:

III. Debarment

Is the Developer, Sponsor, or any other Development Team Member listed on the previous page, including any of their owners or partners, currently debarred from Federal contracting opportunities by any agency of the Federal Government? ? Yes ☐ No ☒

If yes, please provide details:

NA

Has the Developer, Sponsor, or any other Development Team Member listed on the previous page, including any of their owners or partners, ever been debarred from Federal contracting opportunities by any agency of the Federal Government? ? ☐ Yes ☒ No

If yes, please provide details:

NA

IV. Non-Profit Determination

To qualify as a non-profit, the sponsor must materially participate in the development and operation of the development; the non-profit must be involved in the operations of the activity on a basis that is regular, continuous, and substantial.

Is the sponsor of the proposed development a non-profit?

☒ Yes ☐ No

If yes, is the non-profit designation registered with the State of Missouri?

☒ Yes ☐ No

Has a non-profit determination been made by the Internal Revenue Service?

☒ Yes ☐ No

If yes, please indicate your Internal Revenue Code designation:

<input type="checkbox"/>	IRC-501(a)	<input type="checkbox"/>	IRC-501(c) (4)	<input type="checkbox"/> Other:
<input checked="" type="checkbox"/>	IRC-501(c) (3)	<input type="checkbox"/>	IRC-905	

Is "fostering low-income housing" listed among the purposes of non-profit's Articles of Incorporation?

☐ Yes ☐ No

****Please provide a copy of your Articles of Incorporation, By-Laws, Certificate of Incorporation and Certificate of Corporate Good Standing***

Explain the role and activities of the non-profit sponsor in the construction and ownership phases of the development.

Job Point's YouthBuild program conducts all construction activities on Job Point CHDO housing with the exception of site work, mechanicals and carpeting. Students and staff are responsible for concrete, framing, roofing, drywall, painting, floor installation (except carpets), siding, door and window installation and landscaping. Electrical, excavation, plumbing, HVAC and Carpeting are completed by sub-contractors selected through Job Point's procurement procedures and policies. Job Point markets the properties for sales jointly with the assistance of a licensed realtor. A variety of methods are utilized, but not limited to Internet, flyers, community gatherings, and presentations to local businesses and groups.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.

V. Development Plan Information

Total Number of Units Planned:

one Units

Number of Low-Moderate Income Affordable Units Planned:

one Units

Residential Floor Area Planned:

1,100 Gross Square Ft.

Total Number of Buildings Planned:

one Buildings

Age of Existing Building:

NA Years Old

Total Floor Area Planned:

1,250

◆ Unit Targeting

<input type="checkbox"/>	Elderly Units	<input checked="" type="checkbox"/>	Family <u>one</u> Units	Other: _____ Units: _____
<input type="checkbox"/>	Other _____ Units	<input type="checkbox"/>	Disabled _____ Units	

◆ Housing Types Planned

<input type="checkbox"/>	Single-Family Detached	<input type="checkbox"/>	Two - Family	<input type="checkbox"/>	Four - Family
<input type="checkbox"/>	Row House / Townhouse	<input type="checkbox"/>	Multi-Story [No Elevator]	<input type="checkbox"/>	Multi-Story [with Elevator]
			No of Stories		No of Stories

Structural System Wood frame Floor System Slab Foundation Exterior Finish Vinyl or Hardie Board Siding

Garages: ☒ Yes ☐ No If yes, number of garages: one
Number of parking spaces: one

Covered Parking Spaces: ☐ Yes ☒ No If yes, number of parking spaces: _____

Parking Pads: ☒ Yes ☐ No If yes, number of parking spaces: two

Recreational Facilities planned

None

Commercial Space planned

None

Sq. Ft.

Accessory Buildings planned

None

Sq. Ft.

Security Procedures planned

Security Monitoring System

◆ Equipment included with Income Restricted Units

Heating System

- | | | | | |
|---|--|-----------------------------------|---|----------------------------------|
| <input type="checkbox"/> Electric | <input checked="" type="checkbox"/> Central Forced Air | <input type="checkbox"/> electric | <input checked="" type="checkbox"/> gas | <input type="checkbox"/> propane |
| <input type="checkbox"/> Baseboard | | | | |
| <input type="checkbox"/> Hot Water Heat | <input type="checkbox"/> Heat Pump | <input type="checkbox"/> Other | | |

Air Conditioning System

- | | | |
|---|--|--------------------------------|
| <input type="checkbox"/> None
Provided | <input checked="" type="checkbox"/> Central Forced Air | <input type="checkbox"/> Other |
|---|--|--------------------------------|

Domestic Hot Water

- | | | | | |
|--|---|-----------------------------------|------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> Single Unit Supply | <input type="checkbox"/> Shared
Supply | <input type="checkbox"/> electric | <input type="checkbox"/> gas | <input type="checkbox"/> propane |
|--|---|-----------------------------------|------------------------------|----------------------------------|

◆ Equipment included with Income Restricted Units

- | | | | |
|--|---|--|--|
| <input checked="" type="checkbox"/> Microwave | <input checked="" type="checkbox"/> Refrigerator | <input checked="" type="checkbox"/> Kitchen Exhaust Duct | <input type="checkbox"/> Fireplace |
| <input checked="" type="checkbox"/> Range &
Oven | <input checked="" type="checkbox"/> Ceiling Fans | <input type="checkbox"/> Common On-site Laundry | <input type="checkbox"/> Balcony |
| <input checked="" type="checkbox"/> Garbage Disposal | <input checked="" type="checkbox"/> Carpet | <input checked="" type="checkbox"/> Laundry Hook-ups | <input checked="" type="checkbox"/> Security Alarm |
| <input checked="" type="checkbox"/> Dishwasher | <input checked="" type="checkbox"/> Blinds/Drapes | <input type="checkbox"/> Laundry Equip. in unit | <input type="checkbox"/> Other: _____ |

◆ Equipment included with Other Units

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Microwave | <input type="checkbox"/> Refrigerator | <input type="checkbox"/> Kitchen Exhaust Duct | <input type="checkbox"/> Fireplace (optional) |
| <input type="checkbox"/> Range &
Oven | <input type="checkbox"/> Ceiling Fans | <input type="checkbox"/> Common On-Site Laundry | <input type="checkbox"/> Balcony |
| <input type="checkbox"/> Garbage Disposal | <input type="checkbox"/> Carpet | <input type="checkbox"/> Laundry Hook-ups | <input type="checkbox"/> Security Alarm |
| <input type="checkbox"/> Dishwasher | <input type="checkbox"/> Blinds/Drapes | <input type="checkbox"/> Laundry Equip. in unit | <input type="checkbox"/> Other: _____ |

VI. Site Information

Form of Site Control: ☒ Option ☐ Contract ☐ Deed
Date of Acquisition: TBD Expiration date of option or contract: 5/13 Price: \$ 16,000
Site Area (purchased in this transaction): 9000 Sq. Ft.
Site Area (utilized for the proposed development): 1250 Sq. Ft.
Seller's Name: Joshua Keller and Sandra Keller
Mailing Address: 705 Glenwood Ct
City: Columbia State: MO Zip: 65203 Phone Number: 573 446 6767

Arms-Length Transaction? ☒ Yes ☐ No

Explain the relationship between buyer and seller. Provide sales contract from last arms-length transaction. If the sales contract cannot be provided at the initial application stage, it will be a requirement to receive a firm Financing Commitment.

Traditional transaction from lot listed in MLS.

Of the above, list those properties on which there is an existing mortgage and provide the approximate amount of the loan outstanding.

Address	Mortgage Balance
1506 Patsy Columbia MO 65203	\$ 16000
	\$
	\$
	\$
	\$

Does current site zoning allow residential use? ☒ Yes ☐ No

If no, please explain what steps have been or will be taken to obtain zoning approval.

Will the current site(s) require lots to be subdivided?

☐ Yes ☐ No

Are the following utilities now located on the site?

Public Water Supply	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site
Public Sewer System	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site
Natural Gas Distribution System	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site
Electric Power System	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site
Cable Television System	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site
Telephone System	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<small>Within acceptable City allowances</small>	Feet from Site

Are the following conditions present at the proposed development site?

All or part in 100-yr. floodplain	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Railroad tracks within 300 feet	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
High tension wires	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
High noise levels	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Hazardous waste sites	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
			<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Other unusual site conditions (please describe):

NA

Is there anything in proximity to the project that could have a noteworthy positive impact on the marketability of this development? Please describe:

NA

Are any project buildings in a National or City historic district?

☐ Yes ☒ No

Are any project buildings within 300 feet of a park?

☐ Yes ☒ No

VII. Development Sales Prices

The sales price to be sought for the units is one of the most important parts of the application because of the competitive process for selection of developments. The sales price is also a critical factor in determining development feasibility.

In completing the sales price information on the following pages, the sponsor should anticipate the base sales prices that will be in effect as of the date the units will be completed and available for occupancy.

◆Units Sales Prices

Enter your proposed sales prices for units in the development.

Unit Type	# of Units	Sales Price per Unit	Sales per Unit Size	Avg. Floor Area (net sq. ft.)	Subsidized CDBG/HOME Unit	Non-Subsidized Unit
3 BR 2 Bath	1	\$ 118,000	\$ NA	1100 sq.ft.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
BR Bath		\$	\$	sq.ft.	<input type="checkbox"/>	<input type="checkbox"/>
Total Sales Proceeds:		\$ 118,000				
Less Sales Commissions:		(\$ 3,450		3%	%	
Net Sales Proceeds:		\$ 118,000				

◆Homebuyer Assistance Information

Do you expect to receive or are you currently receiving any homebuyer assistance subsidies for this development?

☒ Yes ☐ No

If you answered yes, please check the types of subsidy expected:

- ☐ Mortgage Revenue Bond (MRB) Financing
☐ MHDC Homebuyer Assistance Program

- ☒ Local CDBG/HOME Homebuyer Assistance
☐ Other: _____

Number of units expected to receive assistance: 1 units

VIII. Proposed Sources and Uses of Funds

◆ Proposed Sources of Funds Construction and Bridge Financing

Name of Lender, Investor or Funding Source	Amount	Interest Rate
Landmark Bank	\$ 20,000	4.25 %
CHDO Funds	\$ 25,000	%
CHDO Proceeds	\$ 38,000	%
NSP Proceeds	\$ 35,000	%
	\$	%
	\$	%
	\$	%
Total	\$ 118,000	%

◆ Proposed Uses of Funds

For Site Work

1. Site Work
2. Off-Site Improvement
3. Demolition

(See Proforma Budgets)

\$15,000

For Rehabilitation and New Construction

4. New Building
5. Rehabilitation
6. Accessory Building
7. General Requirements
8. Builder's Overhead
9. Builder's Profit
10. Other
11. Other

\$46,445

\$20,600

(Including Construction Assurance Bond or
Letter of Credit)

Base Construction Cost (Total of Lines 1 - 11)

\$85,045

For Contingency

12. Construction Contingency

For Professional Fees

13. Architect and Engineering Fee - Design
14. Architect Fee - Supervision
15. Property Survey Fee
16. Engineering Fee (Geotechnical)
17. Engineering Fee (Environmental)
18. Attorney Fee
19. Consultant or Processing Agent
20. Other
21. Other

\$750

For Interim Costs

22. Construction Period Property Insurance
23. Construction Interest (# of months) 6 months

\$3,000

24. MHDC Construction Loan Fee (1%)*	
25. Conventional Construction Loan Fee	
26. Construction Period Real Estate Taxes	
27. Other	\$2,405

For Financing Fees and Expenses

28. Other	
29. Other	
30. Credit Report	
31. Other	
32. Title, Recording and Disbursing	
33. Owner's Cost Certification Fee	\$1,500
34. Other	

Subtotal (lines 1-34)

\$89,700

For Soft Costs

35. Property Appraisal	\$500
36. Market Study	
37. Environmental Report	
38. Other	
39. Other	
40. Relocation Costs	
41. Other	
42. Other	

For Syndication Costs

43. Organizational (Partnership)	
44. Bridge Loan Fee and Expenses*	
45. Other	
46. Other	

For Developer's Fee

47. Developer's Fee	\$11,800
---------------------	----------

For Development Reserves

48. Other: _____	
49. Working Capital (2% of loan amount)	
50. Other Reserve	

To Purchase Land and Building

51. Land	\$16,000
52. Existing Building	

Subtotal (lines 35 - 52)

\$28,300

Subtotal from previous page (lines 1 - 34)

\$89,700

Total Uses of Funds**

\$118,000

* This line item relates to the initial cost to obtain a bridge loan and should not include bridge loan interest.

** Total Proposed Uses of Funds must equal Total Proposed Sources of Funds on Page 11.

IV. Relocation Information

◆ Relocation is the moving of residential or commercial occupants from their current space.

Please indicate which statements apply to your proposed development:

Building on vacant land

☒ Yes ☐ No

All buildings have been vacant for at least 90 days prior to the submission of this application.

☒ Yes ☐ No

Some or all of the buildings are (or were) occupied within 90 days prior to the submission of this application.

☐ Yes ☒ No

Will your development plans require any occupants to move temporarily?

☐ Yes ☒ No

If yes, number of households to move temporarily. _____

☐ Yes ☒ No

Will your development plans require any occupants to move permanently?

If yes, number of households to move permanently. _____

☐ Yes ☒ No

Will your development plans require any commercial occupants to move?

If yes, number of commercial occupants to move. _____

If you answered yes to any of the above questions, submit your relocation plan.

NA

X. Supportive Services Information

(Attach copies of letter of intent from service providers)

If you plan to provide supportive services to your homebuyers, please provide the following:

Description of the population to be served:

NA

Description of the services to be provided:

NA

Description of the intended benefits of the services to be provided:

NA

XI. Development Schedule

For each item in the chart below, enter the month and year that the item was accomplished, or for future events, the month and year when that item is expected to be accomplished. If an item does not apply to your development, enter N/A.

	Activity	Month / Year
◆ Site	Option	11 / 12
	Contract	5 / 13
	Closing	5 / 13
	Zoning	NA /
	Site Analysis	NA
◆ Construction Financing	Source: _____	
	Application Submission	11 / 12
	Conditional Commitment	11 / 12
	Firm Commitment	11 / 12
◆ Plans	Preliminary Drawings	11 / 12
	Working Drawings	11 / 12
◆ Construction Loan Closing		5 / 13
◆ Construction Start		6 / 13
◆ Marketing Start-Up		6 / 13
◆ Construction Complete		12 / 13
◆ All Units Sold		5 / 14

XII. Certification

The Undersigned applicant(s) hereby each certify that, to the best of my/our knowledge, all of the information in this application and all supporting documentation is correct, complete and accurate. I/We further certify to the Department of Planning & Development (CPD) that:

- | | |
|-----|--|
| 1. | The costs listed above are based upon firm bids or estimates and are reasonable and sufficient to complete the proposed development project. |
| 2. | The costs listed above include only those costs that are reasonable and directly necessary to the construction and financing of the project. |
| 3. | The developer understands that CPD makes no representations or warranties regarding the financial feasibility of the development and that any and all CPD financing of the development is solely based on representations made by the developer. I therefore agree to hold harmless and indemnify CPD and the individual directors, employees, members, officers, and agents of CPD in the event that the developer or anyone acting on the developer's behalf, at the developer's request or by and through the developer incurs any loss in conjunction with the development. |
| 4. | The developer will provide any funds necessary to complete the development of the project over and above those shown in the Sources of Funds form as available to complete the project and it has such funds available to pay such costs. |
| 5. | The developer agrees not to take its profit from the project assistance applied for in this application. |
| 6. | But for the project assistance being applied for in this application, this project would not be developed. |
| 7. | I understand and agree that my application for financing, all attachments thereto, and all correspondence relating to my application are subject to a disclosure request and I expressly consent to such disclosure. I further understand that any and all correspondence to me from CPD or other CPD-generated documents relating to my application are subject to a request for disclosure and I expressly consent to such disclosure. I agree to hold harmless CPD and the individual directors, employees, members, officers, and agents of CPD against all losses, costs, damages, expenses, and liability of whatsoever nature or kind (including, but not limited to, attorney's fees, litigation, and court costs) directly or indirectly resulting from or arising out of the release of all information pertaining to my application pursuant to a disclosure request. |
| 8. | I understand that any misrepresentations in this application or supporting documentation may result in a withdrawal of CPD financing and my (and related parties) being barred from future program participation. |
| 9. | All Federal, State and local subsidies have been disclosed and revealed. |
| 10. | All information provided in the application and all documents submitted are true, correct, and complete, to the best of my knowledge. |

The developer further recognizes and accepts its obligation to notify the Department of Planning & Development immediately if it becomes aware of any subsequent events or information which would change any statements or representations previously submitted to Department of Planning & Development

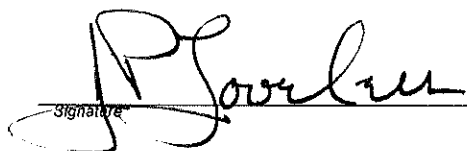
WARNING: *The funds which are the subject of this application are administered by the U.S. Department of Housing and Urban Development. Section 1012 of Title 18 of the United States Code provides, "Whoever, with the intent to defraud... makes any false statement to or for such department... shall be fined not more than \$1,000 or imprisoned not more than one year, or both."*

Signatures

APPLICANT(S)

Jim Lovless

Printed Name

A handwritten signature in black ink, appearing to read "J. Lovless", written over a horizontal line.

Signature

Job Point President & CEO

Title

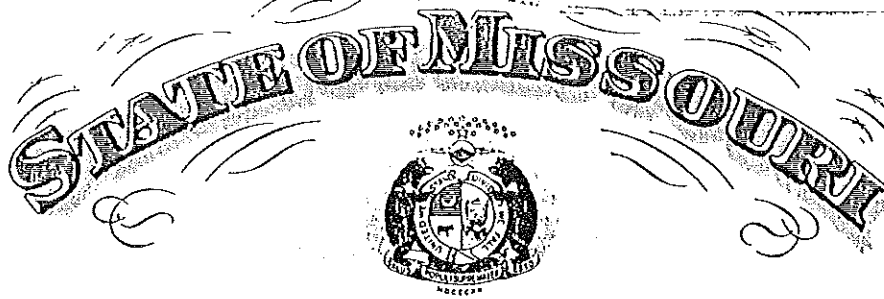
November 7, 2012

Date

◆ *(Attach copies of all support documents.)*

ATTACHMENTS

- A. Articles of Incorporation
- B. Job Point By-Laws and CHDO By-Laws
- C. Certificate of Incorporation
- D. Certificate of Corporate Good Standing
- E. Firm Financing Commitment



Certificate of Incorporation

WHEREAS, An Association organized under the name of

COSMOPOLITAN TRAINING CENTER, INC.

has filed in the office of the Secretary of State, Articles of Incorporation in writing as provided by law and has, in all respects, complied with the requirements of The General Not For Profit Corporation Act of Missouri:

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, in virtue and by authority of law, do hereby certify that said association has, on the date hereof, become a body corporate duly organized under the name of

COSMOPOLITAN TRAINING CENTER, INC.

and the address of its Initial Registered Office in Missouri is: 209 Exchange Bank Building,
Columbia,

and is entitled to all the rights and privileges granted to corporations organized under The General Not For Profit Corporation Act of Missouri for a term of perpetual years.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this

20th day of April A. D., Nineteen
Hundred and Sixty-Six

James Kirkpatrick
Secretary of State.
T R Cloud
Deputy Secretary of State.

RECEIVED OF: COSMOPOLITAN TRAINING CENTER, INC.

Ten and no/100 Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Fee.

No. 11-6565

Dean Mickelson
Deputy Collector of Revenue

To THE SECRETARY OF STATE, JEFFERSON CITY, MISSOURI:

We, the undersigned,

(Not less than three)

Name	Number	Street	Address City	State
John Canestraight	209	Exchange Bank Bldg., Broadway,	Columbia,	Missouri
Perry Ewing	407	Westwood,	Columbia,	Missouri
Harry Gentry	211	South 9th Street,	Columbia,	Missouri

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

1. The name of the corporation is: Cosmopolitan Training Center, Inc.
2. The period of duration of the corporation is: Perpetual
(Please state "perpetual" or a definite number of years)
3. The address of its initial **Registered Office** in the State of Missouri is: 209 Exchange Bank Building Street
in the City of Columbia (.....) County of Boone and
(Zone)
the name of its initial **Registered Agent** at said Address is: John Canestraight
4. The first Board of Directors shall be 3 in number, their names and addresses being as follows:
(Not less than three)

Name	Number	Street	Address City	State
John Canestraight	209	Exchange Bank Bldg., Broadway,	Columbia,	Missouri
Perry Ewing	407	Westwood,	Columbia,	Missouri
Harry Gentry	211	South 9th Street,	Columbia,	Missouri

5. The purpose or purposes for which the corporation is organized are:

To establish a training school for the mentally retarded and physically handicapped.

To train the handicapped to learn skills leading to future outside employment and self sufficiency.

To provide a sheltered employment center for those handicapped who cannot advance into competitive outside employment.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

APR 20 1966

James G. Gentry

(NOTE: Any special provision authorized or permitted by Statute to be contained in the Articles of Incorporation may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

Perry Ewing
John Canestraight
Harry Gentry

} Incorporators

VERIFICATION

STATE OF Missouri }
COUNTY OF Boone } ss.

I, Clarence R. Reckman, a Notary Public, do hereby certify that on the
19th day of April, 1966, John Canestraight,
Perry Ewing and Harry Gentry
(Names of Incorporators)

personally appeared before me and being first duly sworn by me severally acknowledged that they signed as their free act and deed the foregoing document in the respective capacities therein set forth and declared that the statements therein contained are true, to their best knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

PLACE
NOTARY SEAL
HERE

My commission expires: Sept 19 1968

Clarence R. Reckman
Notary Public

INCORPORATION

for the

NOT FOR PROFIT

ARTICLE ACT

of

Training Center, Inc.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

Not Be Executed and Filed



STATE of MISSOURI
JAMES C. KIRKPATRICK, Secretary of State

Corporation Department

Certificate of Amendment
of a
General Not For Profit Corporation

WHEREAS, COMMUNITY WORKSHOP, INC. FORMERLY: COSMOPOLITAN TRAINING CENTER, INC.
a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 24th day of August, 19 67.

James C. Kirkpatrick
Secretary of State

Deputy Secretary of State

RECEIVED OF: COSMOPOLITAN TRAINING CENTER, INC.

Five and no/100-----Dollars \$ 5.00

For Credit of General Revenue Fund, on Account of Amendment Fee.

NE-6565
No.....



Dean Michelson
Deputy Collector of Revenue

CERTIFICATE OF AMENDMENT OF ARTICLES OF
INCORPORATION OF COSMOPOLITAN TRAINING CENTER, INC.

TO: THE SECRETARY OF STATE
JEFFERSON CITY, MISSOURI

The undersigned, president and secretary of COSMOPOLITAN TRAINING CENTER, INC., a not for profit corporation, hereby certify that the said corporation does not have any members and that at a special meeting of the Board of Directors of said corporation, duly called and held at the Community Workshop, 722 Sexton Road, Columbia, Missouri, on August 17, 1967, the following resolution was adopted:

RESOLVED, that Article 1 of the Articles of Incorporation shall be amended to read as follows: "The name of the corporation shall be COMMUNITY WORKSHOP, INC."

And that Article 3 be amended changing the address of the registered office and the registered agent and shall read as follows: "The address of its initial Registered Office in the State of Missouri is 722 Sexton Road, P. O. Box 1072, Columbia, Missouri, and the name of its Registered Agent at said address is S. C. Steinberg"

And that Article 5 be amended to read as follows: "The purposes for which the corporation is organized are exclusively charitable, educational, religious and scientific within the meaning of Section 501 (c) (3) of the Internal Revenue Code, but more specifically are:

- (a) To establish an evaluation and training center for handicapped individuals, and to assist in the placement of such individuals in competitive employment.
- (b) To provide a sheltered employment center for those handicapped individuals who cannot perform the duties of competitive outside employment.

BE IT FURTHER RESOLVED that additional Articles 6 and 7 be added as follows:

Article 6. "Notwithstanding any other provision of these articles, this corporation shall not engage in any activities not permitted to be carried on by a corporation exempt from Federal Income tax under Section 501 (c) (3) of the Internal Revenue Code or by a corporation, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code."



State of Missouri . . . Office of Secretary of State

JAMES C. KIRKPATRICK, Secretary of State

ARTICLES OF AMENDMENT TO THE ARTICLES OF INCORPORATION OF A GENERAL NOT FOR PROFIT CORPORATION LAW

(To be submitted in duplicate by an Attorney)

HONORABLE JAMES C. KIRKPATRICK
SECRETARY OF STATE
STATE OF MISSOURI
JEFFERSON CITY, MISSOURI 65101

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is COMMUNITY WORKSHOP, INCORPORATED
2. There are some members, having voting rights with respect to amendments;
(Insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. (a) At a meeting of members, at which a quorum was present, held on February 10, 1972, same receiving at least two-thirds ($\frac{2}{3}$) of the votes entitled to be cast by the members of the corporation present or represented by proxy at such meeting, the following resolution was passed:

~~(By a vote in writing signed by two-thirds (2/3) of all the members of the corporation entitled to vote at the meeting)~~

~~(At a meeting of the members (members having voting rights with respect to amendments) held on February 10, 1972, at which a quorum was present, the votes of a majority of the directors then in office, the following amendments were adopted in the manner prescribed by the "General Not For Profit Corporation Law" of the State of Missouri)~~

"That the report of the Name Change Committee be accepted, and that the name of the Community Workshop, Inc., be changed to Community Rehabilitation Center, Inc."

(OVER)

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its..... President, and its..... Secretary, this 15th day of March, 19 72

(CORPORATE SEAL)

COMMUNITY WORKSHOP, INCORPORATED

(Exact Corporate Title)

By

Its

President

Its

Secretary

STATE OF MISSOURI
COUNTY OF BOONE } ss.

I, Jane N. South, a Notary Public, do hereby certify that on the 15th day of March, 19 72, Harry L. Gentry & James A. McGee
(Acknowledgment by either officer is sufficient)

personally appeared before me and, being first duly sworn by me, acknowledged that ~~they~~ signed as ~~xxx~~ their free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Jane N. South

My commission expires October 22, 1973.

FILED AND CERTIFICATE
ISSUED

MAR 23 1972

Corporation Dept. SECRETARY OF STATE



STATE of MISSOURI

JAMES C. KIRKPATRICK, Secretary of State

Corporation Department

Certificate of Amendment

of a

General Not For Profit Corporation

WHEREAS, COMMUNITY REHABILITATION CENTER, INC. (FORMERLY: COMMUNITY WORKSHOP, INCORPORATED)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the GREAT SEAL of the State of Missouri, at the City of Jefferson, this 23rd day of March, 1972.

James C. Kirkpatrick
Secretary of State

Deputy Secretary of State

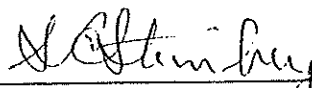
Article 7. "Upon any dissolution or liquidation of the corporation, its assets shall be applied and distributed as follows, to the extent permitted by the laws of the State of Missouri then in effect:

- "(a) All liabilities and obligations of the corporation shall be paid, satisfied, and discharged, or adequate provision shall be made therefor.
- "(b) Assets held by the corporation upon condition requiring return, transfer or conveyance, which condition occurs by reason of the dissolution or liquidation, shall be returned, transferred, or conveyed in accordance with such requirements.
- "(c) Any remaining assets shall be distributed, in accordance with a plan of distribution adopted pursuant to the laws of the State of Missouri, to one or more societies, organizations or corporations which are then exempt from Federal income tax pursuant to Section 501 (c)(3) of the Internal Revenue Code of the United States as the same shall be in force at the time of the dissolution or liquidation of this corporation."

RESOLVED FURTHER, that the officers of this corporation be and they are hereby authorized to take the necessary steps to make this amendment effective.

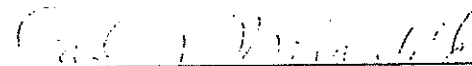
IN WITNESS WHEREOF, the COSMOPOLITAN TRAINING CENTER, INC., has caused this certificate to be signed by its president and by its secretary, ~~and its corporate seal to be hereto affixed this~~ 17th day of August, 1967.

COSMOPOLITAN TRAINING CENTER, INC.



President

NO
SEAL



Secretary

STATE OF MISSOURI)
) ss.
COUNTY OF BOONE)

On this 17th day of August, 1967, before me appeared S. C. Steinberg, to me personally known, who, being by me duly sworn, did say that he is the President of the Corporation of the State of Missouri, and that the seal affixed to the foregoing instrument is the corporate seal of said Corporation and that said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors and the said President acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and
affixed my official seal at my office in Columbia the day and
year first above written.

My commission expires

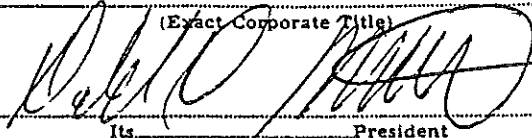
Aug. 14, 1969

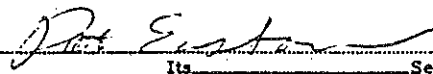
Betty J. Aufmann
Notary Public

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its _____ President, and its _____ Secretary, this 27th day of September, 1982

(CORPORATE SEAL)

COMMUNITY REHABILITATION CENTER, INC.

X By  (Exact Corporate Title)
Its _____ President

X 
Its _____ Secretary

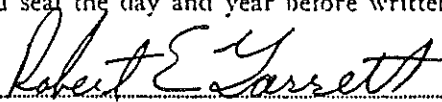
STATE OF Missouri }
COUNTY OF Boone } ss.

I, Robert E. Garrett, a Notary Public, do hereby certify that on the 27th day of September, 1982, Donald C. Mitzel
(Acknowledgment by either officer is sufficient)

personally appeared before me and, being first duly sworn by me, acknowledged that..... he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)


Robert E. Garrett

My commission expires October 27, 1982



Corporation Division

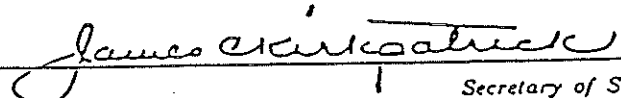
Certificate of Amendment
of a
General Not For Profit Corporation

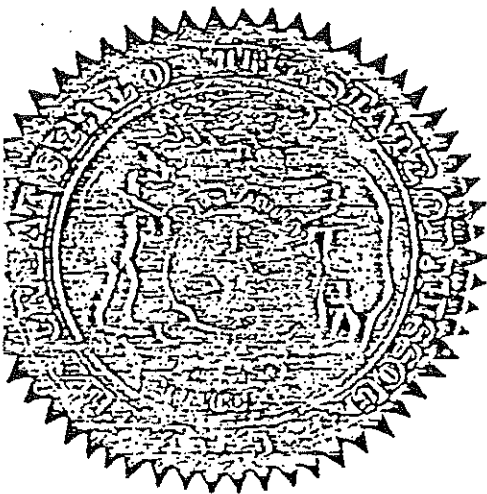
WHEREAS, ADVENT ENTERPRISES, INC. (FORMERLY: COMMUNITY REHABILITATION CENTER, INC.)

a corporation organized under The General Not For Profit Corporation Law of Missouri has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the amendment of Articles of Incorporation under The General Not For Profit Corporation Law of Missouri.

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, do hereby certify that I have filed said Articles of Amendment as provided by law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
the GREAT SEAL of the State of Missouri, at the City of Jefferson,
this 18 day of October, 1982.


Secretary of State





State of Missouri . . . Office of Secretary of State
CERTIFICATE OF CHANGE OF REGISTERED AGENT AND REGISTERED
OFFICE BY A FOREIGN OR DOMESTIC CORPORATION UNDER THE
GENERAL NOT FOR PROFIT CORPORATION ACT

INSTRUCTIONS

There is a \$1.00 fee for filing this statement. It must be filed in **DUPLICATE**.

The statement should be sealed with the corporate seal. If it does not have a seal, write "no seal" where the seal would otherwise appear.

The registered office may be, but need not be, the same as the principal office of the corporation, but the registered office and the office of the agent must be the same. The corporation cannot act as its own registered agent.

Any subsequent change in the registered office or agent must be immediately reported to the Secretary of State. These forms are available upon request from the Office of the Secretary of State.

TO: SECRETARY OF STATE
P.O. Box 778
Jefferson City, Missouri 65102

DEC 30 1985

Charter No. N00006565

The undersigned corporation, organized and existing under the laws of the State of Missouri for the purpose of changing its registered agent and its registered office, or both, in Missouri, as provided by the "General Not for Profit Corporation Act," of Missouri, represents that:

1. The name of the corporation is Advent Enterprises, Inc.
2. The address, including street and number, if any, of its present registered office (before change) is 606 Pannell Street, Columbia, MO 65201
3. Its registered office (including street and number, if any change in the registered office is to be made) is hereby changed 2116 Nelwood Columbia (65202) Missouri
(Zip Code)
4. The name of its present registered agent (before change) is Frank Allevan
5. The name of the new registered agent is J. Russell Dumas
6. The address of its registered office and the address of the office of its registered agent, as changed, will be identical.
7. Such change was authorized by resolution duly adopted by the board of directors.

IN WITNESS WHEREOF, the undersigned corporation has caused this report to be executed in its name by its President Vice President and its Secretary or Assistant Secretary, this 23rd day of December, 19 85.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.

(Exact Corporate Title)

By Maureen Smith Maureen Smith
Its President or Vice-President

By Steve Brooks Steve Brooks
Its Secretary or Assistant Secretary

(Note: This "change" must be signed by both officers, but may be verified by either.)

State of Missouri
County of Boone } ss

, Gwen J. Mattingly, a Notary Public, do hereby certify that
the 23rd day of December, 19 85, personally appeared before
me Maureen Smith, and being first duly sworn by me,

he acknowledged that Maureen Smith signed as his free act and deed the foregoing document in the capacity therein set
forth and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Gwen J. Mattingly
Notary Public

My commission expires Dec 17, 1985

FILED
DEC 30 1965

Ray D. Hunt
SECRETARY OF STATE



State of Missouri . . . Office of Secretary of State

ROY D. BLUNT, Secretary of State

Articles of Amendment
to the
Articles of Incorporation
of a
General Not For Profit Corporation Law
(To be submitted in duplicate by an attorney.)

HONORABLE ROY D. BLUNT
SECRETARY OF STATE
STATE OF MISSOURI
P.O. BOX 778
JEFFERSON CITY, MO 65102

The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

1. The name of the corporation is Advent Enterprises, Inc.

2. There are no members, having voting rights with respect to amendments;
(insert "no" or "some")

(Strike paragraphs (a), (b) or (c) when not applicable)

3. ~~At a meeting of directors (members having no voting rights with respect to amendments) held on _____, 19____, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted:~~

~~(a) At a meeting of directors (members having no voting rights with respect to amendments) held on _____, 19____, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted:~~

(c) At a meeting of directors (members having no voting rights with respect to amendments) held on October 26, 19 88, same receiving the votes of a majority of the directors then in office, the following amendment or amendments were adopted:

4. Article number 5 is amended to read as follows:

To provide vocational rehabilitation services to persons with disabilities, with economic disadvantages, and/or other vocational barriers in order to maximize their vocational or individual potential.

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President ~~XXXXXXXXXX~~ and its Secretary or ~~Assistant Secretary~~ this _____ day of _____ November _____, 19 88.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.

(Exact Corporate Title)

By

Ernie Gaeth

Its President ~~XXXXXXXXXX~~

By

James M. Powell

Its Secretary or ~~Assistant Secretary~~

State of _____ MISSOURI _____
County of _____ BOONE _____ } ss

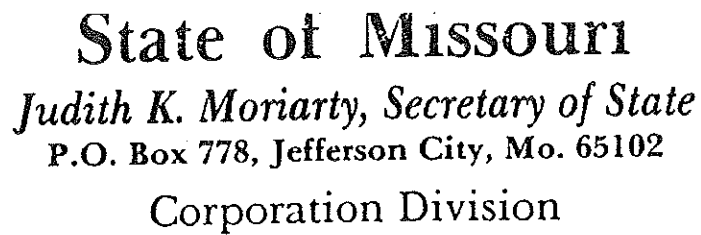
I, _____ Susan M. Fuller _____, a Notary Public, do hereby certify that on the _____ day of _____ November _____, 19 88, _____ James M. Powell _____
(Acknowledgement by either officer is sufficient)
personally appeared before me and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(NOTARIAL SEAL)

Susan M. Fuller
Notary Public

My commission expires _____ August 16, 1989 _____



The undersigned corporation, for the purpose of amending its Articles of Incorporation and pursuant to the provisions of the "General Not For Profit Corporation Law" of the State of Missouri, hereby executes the following Articles of Amendment:

- (Strike paragraphs (a), (b) or (c) when not applicable)*

xxxxxx of all the members of the corporation
xxxxxx

4. Article number 5 is amended to read as follows:

(203) 451-1195

(Over)

IN WITNESS WHEREOF, the undersigned corporation has caused these Articles of Amendment to be executed in its name by its President or Vice President, and its Secretary or Assistant Secretary, this _____ day of May, 19 94.

CORPORATE SEAL
(If no seal, state "None")

Advent Enterprises, Inc.

(Exact Corporate Title)

By

B.M. Fraser

Its President ~~XXXXXX~~

By

Doug Mehle

Its Secretary ~~XXXXXX~~

State of Missouri
County of Boone } ss.

I, Mary Ellen John, a Notary Public,
do hereby certify that on the 31st day of May, 19 94,
B.M. Fraser personally appeared before me
(Acknowledgment by either officer is sufficient)

and being first duly sworn by me, acknowledged that _____ he signed as his free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true, to his knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(Notarial Seal)

Mary E. John
Notary Public

My commission expires 11/2/96

The Secretary of State's Office makes every effort to provide program accessibility to all citizens without regard to disability. If you desire this publication in alternate form because of a disability, please contact the Director of Publications, P.O. Box 778, Jefferson City, Mo. 65102; phone (314) 751-1814. Hearing-impaired citizens may contact the Director by phone through Missouri Relay (800-735-2966). The Corporations Division also maintains a Telecommunications Device for the Deaf (TDD) at (314) 526-5599.



State of Missouri

Matt Blunt, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200500421102

N00006565

Date Filed: 12/30/2004

Effective Date: 12/30/2004

Matt Blunt

Secretary of State

Articles of Amendment for a Nonprofit Corporation

(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Advent Enterprises, Inc.
- (2) The amendment was adopted on October 26, 2004 and changed article(s) 1 to state as follows:
month/day/year

ARTICLE I The name of the Corporation shall be: Job Point.

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

(4) If approval by members was required, check here and provide the following information: _____

- A. Number of memberships outstanding: _____
- B. Complete either i or ii:

i. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____

State of Missouri
Amend/Restate - NonProfit 2 Page(s)
T0436516568

Name and address to return filed document:

Name: Russell Doumas
Address: 2116 Nelwood Drive
City, State, and Zip Code: Columbia, MO 65202

Corp. 53A (08/04)

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class: Number Voting undisputed:

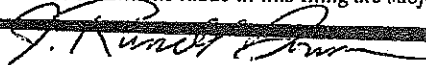
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)



J. Russell Dumas

President

12/21/2004

Authorized signature of officer or chairman of the board

Printed Name

Title

Date

State of Missouri



Matt Blunt
Secretary of State

CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
NO00006565

Formerly,

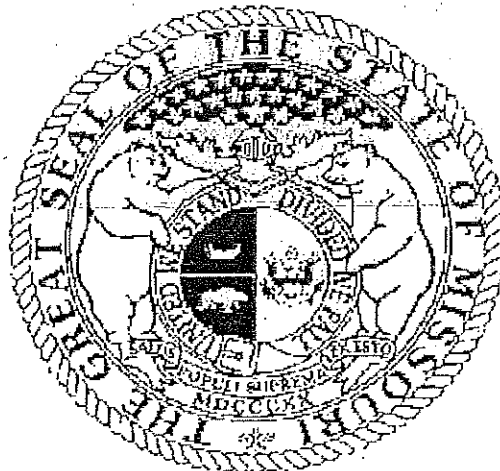
ADVENT ENTERPRISES, INC.

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set
my hand and imprinted the GREAT SEAL
of the State of Missouri, on this, the 30th
day of December, 2004.

Matt Blunt

Secretary of State





N00006565

CERTIFICATE OF CORPORATE RECORDS

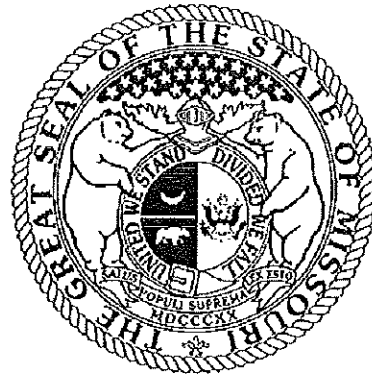
JOB POINT

I, ROBIN CARNAHAN, Secretary of the State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of the original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 2nd day of March, 2005

A handwritten signature in cursive script that reads "Robin Carnahan".

Secretary of State





State of Missouri
Robin Carnahan, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200535421119
N00006565
Date Filed: 12/19/2005
Robin Carnahan
Secretary of State

**Articles of Amendment
for a Nonprofit Corporation**
(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Job Point
- (2) The amendment was adopted on November 29, 2005 and changed article(s) 5 to state as follows:

month/day/year

ARTICLE 5: To Assist persons seeking employment and greater participation in community life by providing career planning, work readiness, and job placement assistance, and Vocational Rehabilitation Services; and by undertaking projects that create and produce affordable housing units and other Community Economic Development outcomes that benefit low and moderate income persons and communities, such as job development, business development, and neighborhood revitalization.

- (3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

- (4) If approval by members was required, check here and provide the following information: _____

A. Number of memberships outstanding: _____

B. Complete either C or D:

C. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
--------	--------------------------	--------------------	------------------------

_____	_____	_____	_____
_____	_____	_____	_____

Please see next page

Name and address to return filed document:

Name: Nancy Silver, Job Point

Address: 2116 Nelwood Drive

City, State, and Zip Code: Columbia, MO 65202

State of Missouri
Amend/Restate - NonProfit 2 Page(s)



T0535458641

D. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class: Number Voting undisputed:

_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)



Mark Duncan

Board Chair

11/30/2005

Authorized signature of officer or chairman of the board

Printed Name

Title

Date

STATE OF MISSOURI



Robin Carnahan
Secretary of State

CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
N00006565

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set
my hand and imprinted the GREAT SEAL
of the State of Missouri, on this, the 19th
day of December, 2005.

Robin Carnahan
Secretary of State





State of Missouri
Robin Carnahan, Secretary of State

Corporations Division
P.O. Box 778 / 600 W. Main Street, Rm 322
Jefferson City, MO 65102

File Number: 200636321108
N00006565
Date Filed: 12/26/2006
Robin Carnahan
Secretary of State

**Articles of Amendment
for a Nonprofit Corporation**
(Submit with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: Job Point
- (2) The amendment was adopted on December 20, 2006 and changed article(s) 7 (Seven) to state as follows:
month/day/year
Please See Attached Article 7.

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): ☒

(4) If approval by members was required, check here and provide the following information: _____

- A. Number of memberships outstanding: _____
- B. Complete either C or D:
- C. Number of votes for and against the amendments(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____

Please see next page

Name and address to return filed document:

Name: Nancy Silver c/o Job Point
Address: 2116 Nelwood Drive
City, State, and Zip Code: Columbia, MO 65202

State of Missouri
Amend/Restate - NonProfit 3 Page(s)



T0636106677

D. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class:	Number Voting undisputed:
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In Affirmation thereof, the facts stated above are true and correct:

(The undersigned understands that false statements made in this filing are subject to the penalties provided under Section 575.040, RSMo)

<i>Mary E. Carnahan</i>	Mary E. Carnahan	Board Chairperson	12/20/2006
<i>Authorized signature of officer or chairman of the board</i>	<i>Printed Name</i>	<i>Title</i>	<i>Date</i>

Attachment

Article 7

1. The property of this corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of the corporation shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person.
2. Upon any dissolution or liquidation of the corporation, its assets shall be applied and distributed as follows, to the extent permitted by the laws of the State of Missouri then in effect:
 - (a) All liabilities and obligations of the corporation shall be paid, satisfied, and discharged, or adequate provision shall be made therefor.
 - (b) Assets held by the corporation upon condition requiring return, transfer or conveyance, which condition occurs by reason of the dissolution or liquidation, shall be returned, transferred, or conveyed in accordance with such requirements.
 - (c) Any remaining assets shall be distributed, in accordance with a plan of distribution adopted pursuant to the laws of the State of Missouri, to one or more societies, organizations or corporations which are then exempt from Federal income tax pursuant to Section 501 (c) (3) of the Internal Revenue Code of the United States as the same shall be in force at the time of the dissolution or liquidation of this corporation.

BY-LAWS
of
JOB POINT
Twenty Sixth Revision

Adopted December 15, 1966
First Revision - December 11, 1969
Second Revision - October 8, 1970
Third Revision - June 1, 1973
Fourth Revision - March 13, 1975
Fifth Revision - January 10, 1980
Sixth Revision - September 16, 1982
Seventh Revision - June 29, 1983
Eighth Revision - August 28, 1984
Ninth Revision - November 22, 1985
Tenth Revision - October 26, 1988
Eleventh Revision - May 24, 1991
Twelfth Revision - April 26, 1994
Thirteenth Revision - November 25, 1997
Fourteenth Revision - April 3, 2001
Fifteenth Revision, Nov.28, 2003
Sixteenth Revision, Feb. 23, 2005
Seventeenth Revision, May 24, 2005
Eighteenth Revision, November 29, 2005
Nineteenth Revision, October 30, 2006
Twentieth Revision, November 28, 2006
Twenty First Revision, March 20, 2007
Twenty Second Revision, May 29, 2007
Twenty Third Revision, October 30, 2007
Twenty Fourth Revision, August 25, 2009
Twenty Fifth Revision, March 30, 2010
Twenty Sixth Revision, June 26, 2012

BY-LAWS OF JOB POINT

ARTICLE I.

NAME

The name of the Corporation shall be JOB POINT.

ARTICLE II.

OFFICES

The principal office of the Corporation shall be located in the City of Columbia, County of Boone, State of Missouri. The Corporation may have such other offices, either in or outside the State of Missouri, as the Board of Directors may determine from time to time.

ARTICLE III.

STATEMENT OF PURPOSES

To assist persons seeking employment and greater participation in community life by providing career planning, work readiness, and job placement assistance, and Vocational Rehabilitation Services; and by undertaking projects that create and produce affordable housing units and other Community Economic Development outcomes that benefit low and moderate income persons and communities, such as job development, business development, and neighborhood revitalization.

ARTICLE IV.

STATEMENT OF NON-DISCRIMINATION

It is the policy of Job Point, to provide services, employment, training, compensation, promotion, demotion, transfer, rates of pay and other conditions of employment to qualified individuals without regard to race, religion, color, gender, age, national origin, disability, sexual orientation, veteran status, marital status, pregnancy, genetic information or gender identity, except where there are bona fide occupational requirements.

ARTICLE V.
BOARD OF DIRECTORS

PURPOSE:

To act as stewards of the activities and effectiveness of the agency through the establishment of basic policies through which specified objectives can be reached reflecting the needs of the people with disabilities and/or disadvantaged in the community.

FUNCTIONS:

- a. To establish those committees necessary for effective and efficient operation of the organization;
- b. To review the budgetary needs and fiscal operations of the organization;
- c. To review personnel policies and staff structure and act on any modifications recommended to enable the staff to function more effectively and efficiently;
- d. To establish various objectives and monitor the progress toward achieving these outcomes;
- e. To establish a planning/monitoring process to establish goals, to design programs to reach those goals and to evaluate the effectiveness of the program outcomes.
- f. To establish an out-reach program in the community to assure that all people with disabilities and/or disadvantaged persons are aware of the services available to them and to assist them in entering the service-delivery system(s) most appropriate for them; and
- g. To act as an advocate of the people with disabilities and/or disadvantaged in the community and to strive for the most effective services possible to meet their various needs.

SECTION 1 - General Powers

The property and business of the Corporation shall be controlled and managed by the Board of Directors.

SECTION 2 - Number and Tenure

The Board of Directors shall be composed of not less than fifteen (15) persons nor more than twenty-one (21) persons for a maximum of two (2) terms of three (3) years beginning on July 1 of the year of their election. It is the intent of the Board to stagger terms so as to provide continuity of membership. In order that the Corporation shall have a broad base of community support and representation, a Director, after expiration of his/her second three (3) year term, may return to the Board after said director's original membership term on the Board has been expired for a period of not less than one (1) year. A Director who has served two (2) consecutive terms may extend their tenure one (1) additional year if serving in the Past Chairperson capacity. No person disqualified pursuant to Article V, Section 14 may serve on the Board of Directors.

SECTION 3 - Qualifications

The Board of Directors shall be composed of professional and lay individuals who evidence an active interest in the philosophy and orientation of the Corporation, its purposes and activities; and who are acquainted with the business, professional and disabled community.

SECTION 4 - Election and Orientation

The Directors shall be elected from the slate of nominees prepared by the nominating committee and supplemented by nominations from the floor at the regular meeting of the Board of Directors in May with election to be held in June. All new Directors shall receive a general orientation session concerning the operation of the Corporation; said new Directors shall take office the month following their election. The Board may hold a special election to fill vacancies, which reduce the Board below the constitutionally approved minimum number of members.

SECTION 5 - Annual Meeting

The Annual Meeting of the Board of Directors shall be held in the month of June and shall be for the purposes of receiving reports of the officers, Board of Directors and Committees and for such other business as may be transacted at regular meetings.

SECTION 6 - Regular Meeting

The regular meeting of the Board of Directors shall be held on the last Tuesday of the month unless otherwise notified following the procedures in Section 8 Notice. No meeting will be held in the months of December and July.

SECTION 7 - Special Meetings

Special meetings of the Board of Directors may be called by the Chairperson of the Board or upon the written request to the Chairperson by not less than three (3) members of the Board.

SECTION 8 - Notice

The President shall cause notice of the time, date, place, and tentative agenda of each Board of Directors' meeting. The notice shall be given in writing and duly dispersed (whether by mail, email or hand carried) at least five (5) days in advance of the scheduled meeting and posted in the lobby of the corporation's main office. Notice of the meeting may be waived by any Director before, during or after such meeting.

The President shall give notice of each special meeting of the Board of Directors by mailing the notice at least three (3) days prior to the meeting or by faxing, hand-delivering or emailing the same at least two (2) days before the meeting to each Director, and by posting the notice in the lobby of the corporation's main office. Proof of mailing, or personal or electronic delivery, shall be given by the affidavit of the person mailing or delivering the notice. Notice of the meeting may be waived by any Director before, during or after such meeting. No business shall be transacted at a special meeting except as is stated in the notice thereof.

SECTION 9 - Quorum

One third (1/3) of the total membership of the Board of Directors present either in person or by teleconference shall constitute a quorum for the transaction of business at any meeting of the Board. In the event that less than one-third (1/3) of the membership is present at any meeting, the meeting shall be adjourned.

SECTION 10 - Board Action

The act of a majority of the Directors present at any meeting at which a quorum is present shall be considered lawful, conclusive and binding.

SECTION 11 – Board Action Without Meeting By Written Consent

Any action required to be taken at a meeting of the Directors or any action which may be taken at a meeting of the Directors may be taken without a meeting when consents in writing setting forth the action so taken shall be signed by all of the Directors entitled to vote with respect to the subject matter thereof. Such consents shall have the same force and effect as the unanimous vote of the Directors at a meeting duly held. The Secretary shall file such consents with the minutes of the meetings of the Directors.

SECTION 12 - Attendance

In the event any Director shall be absent from fifty percent (50%) of the Board of Directors' meetings during the Job Point fiscal year, said Director shall be notified in writing by the Board Chairperson and requested to provide an explanation of absence. If no satisfactory reply is received, the Board Chairperson shall bring this information to the attention of the Board of Directors, for any action as deemed appropriate.

SECTION 13 - Compensation

Directors, as such, shall not receive any monetary compensation for their services.

SECTION 14 - Conflicts of Interest

Members of the Board of Directors, Officers, Staff and Employees of this Corporation should avoid conduct/behavior that would give rise to a reasonable inference on the part of others that a conflict of interest has or might result from such conduct or behavior. Clearly, all situations that might concern or give rise to a real or possible conflict of interest cannot herein be described; but the term "Conflict of Interest" will be liberally construed and when any person categorized above becomes aware of a situation involving themselves, their family and Job Point, that person will promptly report the situation to the Board of Directors without delay.

Specifically, Job Point will provide annual disclosure of any business arrangement or business relationship with any member of the Board of Directors, Officer, staff or employee, or families thereof, for any purpose whatsoever. Approval must be obtained at a meeting at which a quorum is present. Said Board member shall not participate in discussion or vote.

In addition, family members of persons served are in a position of inherent conflict between their interest as members of the governing body and as indirect service recipients. Thus, family members shall not be nominated for Board membership while the person served is in an active service status.

ARTICLE VI.

OFFICERS

SECTION 1 - Position, Rank, Responsibilities

The positions of chairperson, vice-chairperson, secretary, treasurer, and past-chairperson are designated as officers of the Board. These officers will perform duties as may be prescribed by this constitution and by-laws, or as may be directed by the Board.

SECTION 2 - Additional Officers

From time to time, the Board may create other positions and designate occupants thereof as officers of the Board. The manner of selection and duties and responsibilities of these additional officers shall be as prescribed by the Board when these positions are created.

SECTION 3 - Qualifications

Persons designated officers of the Board will be members of the Board in good standing when the position for which selected is occupied. No officer of the Board may be a paid employee or a paid consultant to Job Point. Provisions of Article V, Section 14, apply.

SECTION 4 - Election

Officers will be elected to positions mentioned in Section 1, above by a majority vote of all board members voting in the following manner, unless otherwise prescribed by the Board.

- a. A nominating committee will prepare a slate of nominees, and the board will consider this list during its June meeting.
- b. Board members may make additional nominees for any position, provided the person nominated has consented to run for that position.
- c. The slate of nominees approved by the Board during its June meeting will be elected by voice vote.

SECTION 5 - Term of Office

Unless otherwise prescribed by the Board, officers will occupy positions for a period of one year beginning on July 1. Officers may be asked to serve one additional year or remain in a position until a successor has been duly selected and qualified.

SECTION 6 - Removal

Any officer may be removed by a majority vote of the entire Board of Directors.

SECTION 7 - Vacancies

Unless otherwise directed by the Board, the chairperson will appoint a fully qualified board member within 30 days to fill a position vacancy created by the departure or removal of an officer of the Board.

SECTION 8 - Compensation

No officer of the Board will receive compensation for their services as a member of the Board.

SECTION 9 - Duties

- a. Chairperson: The Chairperson shall be the senior officer of the Board; shall appoint all committees; shall fill all vacancies, and perform such other duties as the Board may require.
- b. Vice-Chairperson: The Vice-Chairperson shall assist the Chairperson in the performance of the duties of that position, and shall perform such other duties as may be requested by the Chairperson of the Board. The Vice-Chairperson will serve as Chairperson in the Chairperson's absence.
- c. Treasurer: The Treasurer shall supervise all financial affairs of the Corporation and perform such other duties as may be requested by the Chairperson or the Board.
- d. Secretary: The Secretary shall insure a record is kept of each meeting of the Board, shall have general charge of the books and records of the Corporation; shall keep a current roster of the names and addresses of the members of the Board, and shall perform such other duties as may be requested by the Chairperson or the Board.
- e. Past-Chairperson: The Past-Chairperson shall serve as an advisor to the Chairperson and assist with other duties as requested by the Chairperson or the Board.

SECTION 10 - Records

All records, correspondence and official documents shall be maintained as permanent property of Job Point.

SECTION 11 - Duties

The duties of the officers of the Board of Directors are as follows:

- a. To employ the President and other such personnel as together they shall decide is necessary to operate the Corporation.
- b. The President may be removed by 2/3 (two-thirds) majority vote of the entire Board whenever in its judgment the best interests of the Corporation would be served thereby. Before such action is taken, the Board of Directors shall notify the President of the reasons for the contemplated dismissal and shall request his/her appearance before the Board at a specified time. After his/her appearance, the Board of Directors, by a two-thirds (2/3) vote, may remove the President.

ARTICLE VII.

PRESIDENT

SECTION 1 - Duties

The President shall be responsible for the establishment, maintenance, and operation of all phases of services offered and shall maintain effective liaison with the Board of Directors; shall hire personnel and maintain personnel policies; shall terminate employment of staff failing in the performance of their duties; shall develop the organizational structure for organization staff, shall upgrade the operation of the organization by studying and analyzing reports of the various services comparing the performance against budgetary, administrative and professional standards and the extent to which goals and objectives are attained, and taking appropriate corrective measures; shall be responsible for the securing and coordination of all services as well as the integration of such services for effective and economical operation of the Corporation and for the accomplishment of the purposes of the Corporation as set forth in Article III herein above; shall be responsible for seeing to the proper maintenance of all physical properties and plant equipment; shall attend all Board of Directors' meetings unless otherwise advised by the Chairperson and present a monthly report; shall actively participate in the formulation of policy by presenting and interpreting operating reports reflecting the efficiency and effectiveness of the facility and by presenting and interpreting financial

statements, short- and long-term plans, changing needs and concepts and other related information; shall assist the Board of Directors in fund raising and community relations as the governing body may require; and shall actively participate in all business coming before the Board of Directors serving in an advisory capacity as a non-voting member of the Board. The Executive Committee shall review the performance of the President annually and approve any salary adjustment at least one month prior to the adoption of the annual budget.

SECTION 2 - President's Absence

In the event of the absence or inability of the President to perform his/her duties, an acting President shall be appointed by the Chairperson of the Board in accordance with the personnel policies, until such time as he/she is able to reassume his/her duties.

ARTICLE VIII.

COMMITTEES

SECTION 1 - Committees in General

The Board shall establish such standing and special committees it deems necessary which shall include the following standing Committees:

Personnel Committee
Finance Committee
Nominating Committee
Executive Committee
Development Committee
By-Laws Committee
Marketing Committee
Ethics and Compliance Committee

Each Committee shall consist of not less than three (3) Directors and other persons from the community at large numbering not more than one (1) less than the number of Directors, except as otherwise provided herein, to make recommendations to the Board on specific Corporation matters. The members of each such Committee and the Committee Chairperson, who shall be a Director, shall be appointed by the Chairperson of the Board whenever in his/her judgment the best interests of the Corporation shall be served. In addition, the Board Chairperson shall appoint and designate such committees as deemed necessary. The President and other non-Board members shall serve in an ex-officio capacity.

SECTION 2 - Personnel Committee

Purpose: To establish and maintain general policies governing the terms of employment of all personnel of the facility, and shall accomplish such tasks as designated by the Chairperson of the Board.

SECTION 3 - Finance Committee

Purpose: To oversee, through systematic review, the financial status and fiscal operations of the Corporation, and shall accomplish such tasks as designated by the Chairperson of the Board.

SECTION 4 - Nominating Committee

Purpose: To recommend persons to be elected as officers (Chairperson, Vice-Chairperson, Treasurer, Secretary, Past-Chairperson), one member-at-large to serve on the Executive Committee and other persons to fill expired terms of membership and/or vacancies created by resignation and shall accomplish such tasks as designated by the Chairperson of the Board. In the event there is no person in the office of Past-Chairperson, two members-at-large shall be recommended to serve on the Executive Committee.

SECTION 5 - Executive Committee

Purpose: To exercise the authority of the Board of Directors and its charges during those times when the Board cannot be convened for matters requiring Board action and to oversee the strategic direction, strategic plan and progress in fulfillment of mission. The six (6) person Executive Committee shall be composed of the officers of the Board and members-at-large. Meetings may be held with a quorum of half the membership. Action of the Executive Committee shall be reviewed by the Board at the first meeting following the Executive Committee meeting and shall not be deemed final until ratified by the Board of Directors, and shall accomplish such tasks as designated by the Chairperson of the Board.

SECTION 6 - Development Committee

Purpose: To identify and cultivate individual, corporate and foundation donations and develop a system for acknowledging donations including categories for annual donations. Will coordinate fundraising for events and ensure that all fundraising and related public relations programs are consistent with the overall mission and the philosophy of the organization.

SECTION 7 - By-Laws Committee

Purpose: To recommend to the Board the alteration(s), amendment(s) or repeal(s) of any existing by-law(s) or the adoption of new by-law(s) that in their opinion will benefit the organization, and shall accomplish such tasks as designated by the Chairperson of the Board.

SECTION 8 - Strategic Planning Committee

Purpose: To assist and advise the staff in the development of a strategic plan for the organization's services and growth. Once established, the Committee monitors the progress toward attaining the established goals and recommends modification in planning as needed, and shall accomplish such tasks as designated by the Chairperson of the Board. The Executive Committee members shall serve as the Strategic Planning Committee.

SECTION - 9 Marketing Committee

Purpose: To assist in the development and implementation of a marketing plan. Sponsor activities that increase the awareness of the organization in the community, such as Annual Banquet and other special events. Provide leadership and guidance in community relations and promotion of the corporate image.

SECTION – 10 - Ethics and Compliance Committee

Purpose: To provide oversight and review of all issues pertaining to the ethical behavior or conduct of representatives of the Company and to ensure the fulfillment of Corporate Responsibility Policy and the Corporate Compliance Plan.

ARTICLE IX.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

BOARD OF DIRECTORS

SECTION 1 – Creation and Purpose

An independent community housing development organization board of directors (hereinafter referred to as the “Job Point CHDO Board”) is hereby created and established for the sole purpose to oversee the development of decent and affordable housing to low- and moderate-income persons and families. This board of directors will be known as the “Job Point Community Housing Development Organization Board of Directors”.

SECTION 2 – Duties

The Job Point CHDO Board is hereby directed to and shall have the sole and exclusive decision making authority to apply for, receive and spend CHDO funds from the City of Columbia.

Decisions and acts reasonable and necessary to apply for, receive and spend said CHDO funds, including the purchase of land to be titled in the name of Job Point, must first be submitted for review by the Job Point Board of Directors and returned to the Job Point CHDO Board with recommendations for any such decisions and acts. The Job Point CHDO Board shall make all decisions regarding the receipt and expenditure of CHDO funds it receives as specified in Article XI. Such decisions will be final, binding and absolute.

SECTION 3 – Bylaws

The Job Point CHDO Board shall adopt bylaws consistent in all aspects with criteria established by the Job Point Board of Directors. The bylaws and any subsequent amendments thereto shall be submitted to the Job Point Board of Directors for review and acceptance in advance of being enacted by the Job Point CHDO Board. The Job Point CHDO Board shall vote on adoption of subsequent amendments to CHDO bylaws only after notice of said review is received from the Job Point Board of Directors.

SECTION 4 – Composition

The composition of the Job Point CHDO Board shall maintain at least one-third of its membership for residents of low-income neighborhoods, other low-income community residents or representatives of low-income neighborhood organizations.

The Job Point CHDO Board shall have at least three (3) members but no more than nine (9) members. The Chairperson of the Job Point Board of Directors shall appoint the members of the CHDO Board annually. Members will continue to serve on the Job Point CHDO Board until a replacement is appointed or the member formally resigns.

SECTION 5 – Administration

The Job Point CHDO Board officers, meeting times, sub-committees and all other matters of administration and structure shall be as set forth by the Job Point CHDO Board in its bylaws, which shall be consistent with its membership requirements and its powers and duties and applicable rules and regulations. All such actions and decisions of the Job Point CHDO Board

shall be recorded in official minutes of the CHDO Board and reported to the Job Point Board of Directors in writing at the next Job Point Board of Directors meeting immediately following each action or decision.

Job Point staff will provide support to the Job Point CHDO Board. Signatory authority for documents and financial transactions shall be consistent with Article XI. The Job Point CHDO Board will retain authority to hire and fire staff exclusively working on CHDO projects in concert with Job Point's Human Resources Director and established organizational personnel policies and procedures. Funds handled by the Job Point CHDO Board shall be audited and reported in the annual audit of Job Point, in accordance with all applicable auditing standards and OMB circulars.

ARTICLE X.

PROCEDURE

A system of parliamentary rules is used as a procedure for conducting all business meetings of the Board of Directors. Robert's Rules of Order is used as a procedure for conducting all business meetings of the Board of Directors. At the discretion of the Board Chairperson, Robert's Rules will be waived unless requested by a Board member or during a discussion in which there is a conflict.

ARTICLE XI.

FINANCE

All disbursements on behalf of the Corporation shall, in accordance with Policies and Procedures as approved by the Board of Directors, be made by check, ACH, or automatic draft and shall require the signature/approval of one (1) person, holding the position of President, Vice President, Chief Financial Officer, or Board Chairperson. Said Persons shall be insured in an amount to be determined by the Board of Directors. Issuance of checks in excess of twenty five thousand dollars (\$25,000) must be approved by the Executive Committee and signed by the Board Chairperson with the following exceptions: Payroll, tax deposits, insurance, bank note payments, and purchases included in board approved budgets and grant activities. Only the President of the Corporation and Chairperson of the Board are authorized signatory on bank loans or lines of credit. For all CHDO disbursements one of two required signatures shall be an officer of the CHDO Board of Directors. Any budget revision or expenditure exceeding fifteen

percent (15%) of the approved budgeted amount shall require prior approval of the Board of Directors.

ARTICLE XII.

ANNUAL AUDIT

All accounts of this Corporation shall be audited annually by an independent Certified Public Accountant or by a firm of Certified Public Accountants approved by the Board of Directors and their report submitted to the Board of Directors no later than one hundred twenty (120) days after the end of the preceding fiscal year.

ARTICLE XIII.

PROHIBITION AGAINST SHARING IN CORPORATE EARNINGS

No Director, officer, or employee of or member of a committee or person connected with the Corporation shall receive at any time any of the net earnings or pecuniary profit from the operations of the Corporation, provided that this shall not prevent the payment to any such person of reasonable compensation for services rendered to or for the Corporation in effecting any of its stated purposes, as such compensation for services shall be fixed by the Board of Directors, so long as such payment is not an act of self-dealing.

ARTICLE XIV.

DISSOLUTION RESOLUTION

Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the Corporation, dispose of all of the assets of the Corporation (other than those assets held upon a condition requiring return, transfer or conveyance by reason of the dissolution) exclusively for the purposes of the Corporation in such manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as an exempt organization or organizations under Section (501) (c) (3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any of such assets not so disposed of shall be disposed of by the Circuit Court of the county in which the principal office of the Corporation is then located exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE XV.
AMENDMENTS

Section 1 - Amendments Proposed by Membership

Amendments to the Bylaws may be proposed by any Board member. A proposed amendment shall be considered by the Executive Committee and if approved by the Committee, shall be submitted to the Board for approval. Proposed amendments must be approved by a 2/3 majority of the full Board of Directors.

BY-LAWS
Of
JOB POINT'S CHDO BOARD
Adopted November 27, 2006

BY-LAWS
OF THE JOB POINT
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION
BOARD OF DIRECTORS
Established October 30, 2006

ARTICLE 1
PURPOSE

The Job Point Community Housing Development Organization Board of Directors (hereinafter referred to as the "(CHDO BOARD)", is an independent, freestanding body created for the sole purpose of the provision of decent housing that is affordable to low-income and moderate income persons.

ARTICLE II
DUTIES AND POWERS

- A. DUTIES AND POWERS: The CHDO Board shall have the sole, exclusive and complete power and authority to apply for, receive and spend CHDO funds, including spending funds to purchase land to be titled in the name of Job Point. The CHDO Board shall make all decisions and perform all acts reasonable and necessary to apply for, receive and spend said CHDO funds. The CHDO Board shall be the sole and exclusive entity to make all decisions regarding the receipt and expenditure of any and all CHDO funds it receives. All such decisions, directly and indirectly relating to said CHDO funds shall be made by the CHDO Board and the CHDO Board only. All decisions of this CHDO Board will be final, binding and absolute.
- B. LOW – INCOME PROGRAM BENEFICIARY PARTICIPATION:
1. The CHDO Board shall establish an open forum for low-income persons, to be held not less than annually, to provide for advice from Program beneficiaries regarding the design, site, development, and management of affordable housing projects.
 2. The CHDO Board shall annually review the affordable housing needs of low-income people in the City of Columbia as set forth in the City's Consolidated Plan and formulate a priority of housing needs there from.

ARTICLE III
BOUNDARIES

GEORGRAPHIC BOUNDARIES: The geographic boundaries for use of CHDO funds shall include all land within the city limits of the City of Columbia, Missouri.

ARTICLE IV

MEMBERSHIP

- A. ONE-THIRD LOW IN-COME MEMBERSHIP REQUIREMENTS: At all times at least one-third of the CHDO Board membership shall consist of income neighborhoods, other low-income community residents, or elected representatives of residents of low-income neighborhood organizations. The requirement will be permanent and not subject to change. No decision or function of the CHDO Board will be valid unless this requirement is complied with.
- B. NUMBER AND APPOINTMENT OF THE CHDO BOARD: The CHDO Board shall have at least three (3) members but no more than nine (9) members. The members shall be appointed by the Job Point Board President on an annual basis and at any other time to fill any vacancies. Members will continue to serve until a replacement is appointed or the member resigns. The President of the Job Point Board, for cause shown, may remove CHDO Board members. No CHDO Board member shall receive, directly or indirectly, any salary or compensation.

ARTICLE V

OFFICES AND ELECTIONS OF OFFICERS

The offices of the CHDO Board are President, Vice President, and Secretary/Treasurer. The CHDO Board shall define the duties and authorities of these offices and the individual office holders elected to them.

The CHDO Board shall elect its own officers annually from its membership. Only duly appointed members of the CHDO Board may serve as officers. Officers shall not receive, directly or indirectly, any salary or compensation.

ARTICLE VI

ADMINISTRATION

- A. MEETINGS: The CHDO Board shall set meeting times as needed. At least 50% of the CHDO board members are needed for a quorum. The vote of a majority of CHDO Board Members present at a meeting where a quorum is present shall be necessary for the CHDO Board to decide any action or question.
- B. SIGNATORY AUTHORITY FOR DOCUMENTS AND CHECKS: The CHDO Board shall exercise signatory authority, as per ARTICLE XI of the Job Point BY-LAWS, on all checks. One of the signatures shall be that of an officer of the CHDO Board.
- C. AUDITS: These funds shall be audited annually by a Certified Public Accountant engaged by the Board of Directors of Job Point. The audit shall conform to the

financial accountability standards of Attachment F of OMB Circular A-110, "STANDARDS FOR FINANCIAL MANAGEMENT SYSTEMS."

- D. REPORTING OF ACTIONS: All actions and decisions of the CHDO Board will be reported to the Job Point Board of Directors in writing at the Job Point Board of Directors meeting following each action or decision.
- E. STAFF: Job Point Staff will provide support to the CHDO Board. The CHDO Board shall have the authority to hire and fire staff exclusively working on CHDO Projects in concert with Job Point's Human Resources Director and established Organizational Personnel Policies and Procedures.

ARTICLE VII **COMPLIANCE**

- A. The CHDO Board in exercising its sole authority over CHDO funds will in all respects obey and comply with all applicable rules and regulations regarding CHDO funds. This includes, but is not limited to all federal, state and local laws, statutes, rules, regulations, administrative orders or directives of any type or nature pertaining to said funds.
- B. The CHDO Board will comply with all regulations established by Job Point, In Article IX of the Job Point BY-LAWS.

ARTICLE VIII **BY-LAWS AMENDMENTS**

The BY-LAWS of the CHDO Board may be altered, amended or repeated when approved by a two-thirds vote of the entire CHDO Board. No BY-LAWS shall be adopted that are inconsistent with the laws of Missouri of the United States of America, including the provisions of Section 501 #3 of the Internal Revenue Code as amended. No BY-LAWS shall be adopted that are inconsistent with Article IX of the BY-LAWS of Job Point concerning the CHDO Board. The CHDO Board shall amend its BY-LAWS when needed to be consistent with the amendments to Article IX of the Job Point BY-LAWS.

On November 27, 2006 at a CHDO Board meeting the above bylaws were adopted and recorded as such in the official meeting minutes.

STATE OF MISSOURI



Robin Carnahan
Secretary of State

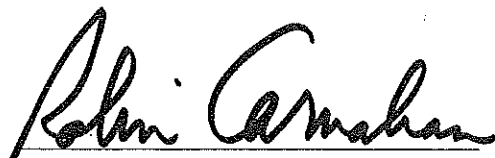
CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

Job Point
N00006565

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me its Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law; and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I hereunto
set my hand and cause to be affixed the
GREAT SEAL of the State of Missouri.
Done at the City of Jefferson, this
26th day of December, 2006.


Secretary of State



STATE OF MISSOURI



Robin Carnahan
Secretary of State

CORPORATION DIVISION
CERTIFICATE OF GOOD STANDING

I, ROBIN CARNAHAN, Secretary of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

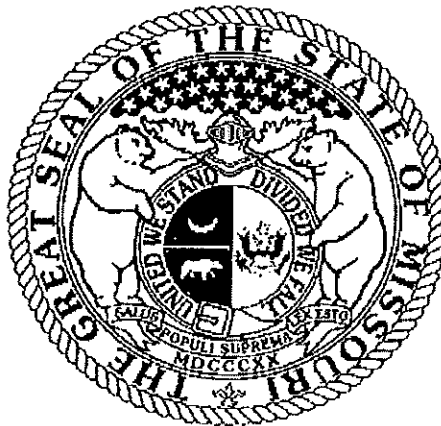
JOB POINT
N00006565

was created under the laws of this State on the 20th day of April, 1966, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 12th day of July, 2012

Robin Carnahan

Secretary of State



Certification Number: 14799282-1 Reference:
Verify this certificate online at <https://www.sos.mo.gov/businessentity/soskb/verify.asp>



November 7, 2012

Jim Loveless
President / CEO
Job Point
2116 Nelwood Drive, Ste. 200
Columbia, MO 65202

Dear Mr. Loveless:

Landmark Bank is pleased to provide construction financing for Job Point's Affordable Housing Development Initiative in Columbia. Furthermore, please accept this acknowledgment of our commitment to provide a loan for one (1) single family home should Job Point be awarded CHDO funds from the City of Columbia.

It is my understanding this financing would total approximately \$25,000 for the construction in collaboration with the U.S. Department of Labor's YouthBuild project, contingent upon final budgets and actual funding amounts.

We look forward to continuing our partnership with Job Point by providing affordable housing for Columbia area residents, while assisting low-income youth to develop leadership skills, learn the construction trade and further their education levels. We believe private/public partnerships such as this are invaluable for healthy community development and economic prosperity.

Sincerely,

A handwritten signature in cursive script that reads 'Jeanne McGuire'.

Jeanne McGuire
Senior Vice President
Commercial Lending